

United States Bankruptcy Court  
Eastern District of New YorkIn re:  
Denise J Mattei  
DebtorCase No. 17-41486-ess  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0207-1

User: admin  
Form ID: 318DF7Page 1 of 2  
Total Noticed: 42

Date Rcvd: Jul 06, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 08, 2017.

db Denise J Mattei, 377 Adelaide Ave, Staten Island, NY 10306-5329  
 smg NYC Department of Finance, 345 Adams Street, Office of Legal Affairs, Brooklyn, NY 11201-3719  
 smg +NYS Unemployment Insurance, Attn: Insolvency Unit, Bldg. #12, Room 256, Albany, NY 12240-0001  
 8990867 Capital One NA, PO Box 30258, Salt Lake City, UT 84130-0258  
 8990868 Capital One Visa, PO Box 71087, Charlotte, NC 28272-1087  
 8990869 Citibank/the Home Depot, PO Box 790040S, Louis, MO 63129  
 8990878 Dr Leonards/carol Wrig, 1515 S 21st St, Clinton, IA 52732-6676  
 8990881 Midland Funding, 2365 Northside Dr Ste 30, San Diego, CA 92108-2709  
 8990882 Midland Funding - WEBBANK, 2365 Northside Dr Ste 300, San Diego, CA 92108-2709  
 9013982 +New York City Water Board, Andrew Rettig, Assistant Counsel, 59-17 Junction Boulevard, Elmhurst, NY 11373-5188  
 8990885 Portfolio Recovery Assoc.-METABANK, PO Box 41067, Norfolk, VA 23541-1067  
 8990887 Ross-Simons, PO Box 105658, Atlanta, GA 30348-5658  
 8990888 SKO Brenner American Inc, 40 Daniel St, Farmingdale, NY 11735-1308  
 8990897 ++WELLS FARGO BANK NA, WELLS FARGO HOME MORTGAGE AMERICAS SERVICING, ATTN BANKRUPTCY DEPT MAC X7801-014, 3476 STATEVIEW BLVD, FORT MILL SC 29715-7203  
 (address filed with court: Wells Fargo Hm Mortgag, 8480 Stagecoach Cir, Frederick, MD 21701-4747)  
 9001710 +Wells Fargo Bank, N.A., Frankel Lambert Weiss, et al, 53 Gibson Street, Bay Shore, NY 11706-8369

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg +E-mail/Text: nys.dtf.bncnotice@tax.ny.gov Jul 06 2017 18:42:58  
 NYS Department of Taxation & Finance, Bankruptcy Unit, PO Box 5300, Albany, NY 12205-0300  
 smg +E-mail/Text: ustpreq02.br.ecf@usdoj.gov Jul 06 2017 18:41:42  
 Office of the United States Trustee, Eastern District of NY (Brooklyn Office), U.S. Federal Office Building, 201 Varick Street, Suite 1006, New York, NY 10014-9449  
 8990862 EDI: TSYS2.COM Jul 06 2017 18:38:00 Barclays Bank Delaware, PO Box 8801, Wilmington, DE 19899-8801  
 8990863 EDI: TSYS2.COM Jul 06 2017 18:38:00 Barclays Bank Delaware, PO Box 8803, Wilmington, DE 19899-8803  
 8990864 EDI: CAPITALONE.COM Jul 06 2017 18:38:00 Cap One NA, PO Box 26625, Richmond, VA 23261-6625  
 8990865 EDI: CAPITALONE.COM Jul 06 2017 18:38:00 Capital One, PO Box 30285, Salt Lake City, UT 84130-0285  
 8990866 EDI: CAPITALONE.COM Jul 06 2017 18:38:00 Capital One Bank USA N, PO Box 30281, Salt Lake City, UT 84130-0281  
 8990870 EDI: WFNNB.COM Jul 06 2017 18:38:00 Comenity Bank Jessica London, PO Box 659728, San Antonio, TX 78265-9728  
 8990871 EDI: WFNNB.COM Jul 06 2017 18:38:00 Comenity Bank/Anniesez, PO Box 182125, Columbus, OH 43218-2125  
 8990872 EDI: WFNNB.COM Jul 06 2017 18:38:00 Comenity Bank/Anniesez, 995 W 122nd Ave, Westminster, CO 80234-3417  
 8990874 EDI: WFNNB.COM Jul 06 2017 18:38:00 Comenity Bank/Roamans, PO Box 182125, Columbus, OH 43218-2125  
 8990873 EDI: WFNNB.COM Jul 06 2017 18:38:00 Comenity Bank/Roamans, 8035 Quivira Rd, Lenexa, KS 66215-2746  
 8990876 EDI: WFNNB.COM Jul 06 2017 18:38:00 Comenity Capital/Jjill, PO Box 182125, Columbus, OH 43218-2125  
 8990875 EDI: WFNNB.COM Jul 06 2017 18:38:00 Comenity Capital/Jjill, 995 W 122nd Ave, Westminster, CO 80234-3417  
 8990877 EDI: RCSDELL.COM Jul 06 2017 18:38:00 DELL PREFERRED ACCOUNT, PO Box 6403, Carol Stream, IL 60197-6403  
 8990879 EDI: MERRICKBANK.COM Jul 06 2017 18:38:00 Merrick Bank, PO Box 9201, Old Bethpage, NY 11804-9001  
 8990880 EDI: MERRICKBANK.COM Jul 06 2017 18:38:00 Merrick Bank/Geico Card, PO Box 23356, Pittsburgh, PA 15222-6356  
 8990886 EDI: PRA.COM Jul 06 2017 18:38:00 Portfolio Recovery- Citibank N A, PO Box 41067, Norfolk, VA 23541-1067  
 8990891 EDI: RMSC.COM Jul 06 2017 18:38:00 Syncb/Walmart, PO Box 965024, El Paso, TX 79998  
 8990899 EDI: RMSC.COM Jul 06 2017 18:38:00 Syncb/amazon, PO Box 965015, Orlando, FL 32896-5015  
 8990890 EDI: RMSC.COM Jul 06 2017 18:38:00 Syncb/paypal Smart Con, PO Box 965005, Orlando, FL 32896-5005  
 8990892 EDI: RMSC.COM Jul 06 2017 18:38:00 Synchrony Bank/Amazon, PO Box 965064, Orlando, FL 32896-5064  
 8990894 EDI: RMSC.COM Jul 06 2017 18:38:00 Synchrony Bank/Paypal Cr, PO Box 965064, Orlando, FL 32896-5064  
 8990895 EDI: RMSC.COM Jul 06 2017 18:38:00 Synchrony Bank/Walmart, PO Box 965064, Orlando, FL 32896-5064  
 8990893 EDI: RMSC.COM Jul 06 2017 18:38:00 Synchrony Bank/care credit, PO Box 960061, Orlando, FL 32896-0061

District/off: 0207-1

User: admin  
Form ID: 318DF7Page 2 of 2  
Total Noticed: 42

Date Rcvd: Jul 06, 2017

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center  
(continued)

8990896 EDI: CITICORP.COM Jul 06 2017 18:38:00 Thd/Cbna, PO Box 6497,  
Sioux Falls, SD 57117-6497

8990898 EDI: WFFC.COM Jul 06 2017 18:38:00 Wells Fargo Home Mortgage, PO Box 10335,  
Des Moines, IA 50306-0335

TOTAL: 27

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

8990883 ##Portfolio Rc, 287 Independence Blvd, Virginia Beach, VA 23462-2962

8990884 ##Portfolio Recovery Ass, 287 Independence Blvd, Virginia Beach, VA 23462-2962

TOTALS: 0, \* 0, ## 2

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices  
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The  
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jul 08, 2017

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 6, 2017 at the address(es) listed below:

Alan Nisselson anisselson@windelsmarx.com,  
theston@windelsmarx.com;ahollander@windelsmarx.com;n159@ecfcbis.com;jryan@windelsmarx.com  
Kevin B Zazzeri on behalf of Debtor Denise J Mattei kzazz007@yahoo.com  
Michelle C Marans on behalf of Creditor Wells Fargo Bank N.A. MMarans@flqlaw.com,  
jspiegelman@flqlaw.com/plamberti@flqlaw.com  
Office of the United States Trustee USTPRegion02.BR.ECF@usdoj.gov

TOTAL: 4

**Information to identify the case:**

Debtor 1	<b>Denise J Mattei</b>		Social Security number or ITIN <b>xxx-xx-6208</b>
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)			EIN <b>-----</b>
	First Name	Middle Name	Social Security number or ITIN <b>-----</b>
			EIN <b>-----</b>
United States Bankruptcy Court Eastern District of New York 271-C Cadman Plaza East, Suite 1595 Brooklyn, NY 11201-1800			
Case number:	<b>1-17-41486-ess</b>		Chapter: <b>7</b>

**Order of Discharge and Final Decree**

Revised: 12/15

**IT IS ORDERED:**

A discharge under 11 U.S.C. § 727 is granted to:

Denise J Mattei

**IT IS FURTHER ORDERED:**

- Alan Nisselson (Trustee) is discharged as trustee of the estate of the above-named debtor(s) and the bond is cancelled.
- The Chapter 7 case of the above-named debtor(s) is closed.

**BY THE COURT**

Dated: July 6, 2017

s/ Elizabeth S. Stong  
United States Bankruptcy Judge

**SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.**

**EXPLANATION OF BANKRUPTCY DISCHARGE  
IN A CHAPTER 7 CASE**

This court order grants a discharge to the person(s) named as the debtor(s). It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

**Collection of Discharged Debts Prohibited**

The discharge prohibits any attempt to collect from the debtor(s) a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor(s). A creditor who violates this order can be required to pay damages and attorney's fees to the debtor(s).

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

**Debts That are Discharged**

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

**Debts That are Not Discharged**

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes (in a case filed on or after October 17, 2005);
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts;
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans (in a case filed on or after October 17, 2005).

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.**